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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

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JPMorgan Chase Bank, N.A.

In Re:

Krista E. Kandebo,

Debtors.



Order Filed on January 4, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 14-13763 CMG

Adv. No.:

Hearing Date: 10/4/2017 9:00am

Judge: <u>Christine M. Gravelle</u>

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: January 4, 2018

Honorable Christine M. Gravelle United States Bankruptcy Judge (Page 2)

Debtor: Krista E. Kandebo Case No: 14-13763 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, JPMorgan Chase Bank, N.A., Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 2013 Kia Sorento , VIN: 5XYKT3A62DG316813, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Donald Quigley, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 28, 2017, Debtors are due for the installments due October 28, 2017 through November 28, 2017 for a total default of \$838.42; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$838.42 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$139.74 per month for six months which additional payments shall begin on December 2017 until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular installment payments are to resume December 28, 2017, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.